

Information to identify the case:

Debtor 1	Carole A Jones	Social Security number or ITIN	xxx-xx-5511
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 19-17872-JNP			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Carole A Jones
aka Carol A Jones

7/26/19

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Carole A Jones
 Debtor

Case No. 19-17872-JNP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 31

Date Rcvd: Jul 26, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 28, 2019.

db
 518190192 +Carole A Jones, 153 La Cascata, Clementon, NJ 08021-4910
 518190193 +Advocare SIMA, PO Box 3001 D42, Voorhees, NJ 08043-0598
 518190196 +Alltran Financial LP, PO Box 4045, Concord, CA 94524-4045
 518190201 +Cambridge Credit Counseling Corp., 67 Hunt Street, Agawam, MA 01001-1912
 518190204 +Citicards Chna, PO Box 6217, Sioux Falls, SD 57117-6217
 518190207 +Cooper University Health Care, PO Box 95000-4345, Philadelphia, PA 19195-4345
 518190208 +Dr. Linda St. Martin, 496 Cooper Rd., Voorhees, NJ 08043-9521
 518190209 +Financial Recoveries, 200 East Park Drive, Mount Laurel, NJ 08054-1297
 518317084 +Jefferson Health NJ, 500 Marlboro Ave, Cherry Hill, NJ 08002-2020
 +PNC Bank, National Association, KML Law Group, P.C., 216 Haddon Avenue, Ste. 406,
 Westmont, NJ 08108-2812
 518190211 +Phh Mortgage Services, 1 Mortgage Way, Mount Laurel, NJ 08054-4624
 518190212 +Pnc Bank, N.a., PO Box 3180, Pittsburgh, PA 15230-3180
 518190213 +Pnc Mortgage, PO Box 8703, Dayton, OH 45401-8703
 518190214 +Rothman Institute, PO BOX 757910, Philadelphia, PA 19175-7910
 518190217 +Tiaa Bank, 11 Oval Dr Ste 107, Islandia, NY 11749-1416

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Jul 27 2019 01:09:12 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jul 27 2019 01:09:07 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 518190194 EDI: BANKAMER.COM Jul 27 2019 04:28:00 Bank Of America, PO Box 982238,
 El Paso, TX 79998
 518190195 E-mail/Text: info@chcollects.com Jul 27 2019 01:10:13 C&H Collection Services,
 PO Box 1399, Merchantville, NJ 08109-0399
 518190197 +EDI: CAPITALONE.COM Jul 27 2019 04:28:00 Cap1/boscv, PO Box 30253,
 Salt Lake City, UT 84130-0253
 518190198 EDI: CAPITALONE.COM Jul 27 2019 04:28:00 Capital One Bank, PO Box 71083,
 Charlotte, NC 28272-1083
 518190199 +EDI: CAPITALONE.COM Jul 27 2019 04:28:00 Capital One, N.a., PO Box 26625,
 Richmond, VA 23261-6625
 518190200 +EDI: CHASE.COM Jul 27 2019 04:28:00 Chase Card, PO Box 15298, Wilmington, DE 19850-5298
 518190202 +EDI: WFNNB.COM Jul 27 2019 04:28:00 Comenitybk/totalvs, PO Box 182789,
 Columbus, OH 43218-2789
 518190203 +EDI: WFNNB.COM Jul 27 2019 04:28:00 Comenitycb/boscov, PO Box 182120,
 Columbus, OH 43218-2120
 518190205 +EDI: RCSFNBMARIN.COM Jul 27 2019 04:28:00 Credit One Bank Na, PO Box 98872,
 Las Vegas, NV 89193-8872
 518190206 +EDI: DISCOVER.COM Jul 27 2019 04:28:00 Discover Fin Svcs Llc, PO Box 15316,
 Wilmington, DE 19850-5316
 518190210 +E-mail/PDF: bankruptcy@ncfsi.com Jul 27 2019 01:16:46 New Century Financial,
 110 S Jefferson Rd Ste 1, Whippany, NJ 07981-1038
 518190215 +EDI: RMSC.COM Jul 27 2019 04:28:00 Synch/walmart Dc, PO Box 965024,
 Orlando, FL 32896-5024
 518193481 +EDI: RMSC.COM Jul 27 2019 04:28:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 518190216 +EDI: WTRRN BANK.COM Jul 27 2019 04:28:00 Target/td, PO Box 673,
 Minneapolis, MN 55440-0673

TOTAL: 16

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 28, 2019

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin
Form ID: 318

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Total Noticed: 31

Date Rcvd: Jul 26, 2019

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 26, 2019 at the address(es) listed below:

Andrew Sklar andy@sklarlaw.com, NJ43@ecfcbis.com;dolores@sklarlaw.com
Denise E. Carlon on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Joseph J. Rogers on behalf of Debtor Carole A Jones jjresq@comcast.net, jjrogers0507@gmail.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4